

a processor for receiving the document scanner input and generating an image thereof;

a display device coupled to the processor for displaying an image from the scanned document to the system user;

an entering device coupled to the processor for the system user to enter an amount relative to the amount on the document;

C1 wherein the processor ascertains if an apparent signature from the document image is on the signature line of the document image in order to validate the document, the processor receiving validation from the banking network that the issuer of the document has a valid account with one of the banking members of the banking network;

the processor allowing a deposit with respect to the document in an account in one of the banking members; and

a cash dispenser coupled to the processor operable after the user has been qualified, the account of the banking member has been validated, and the document has been validated by the processor to dispense cash automatically to the system user.

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2. A machine in accordance with Claim 1 further comprising:

the user selecting to deposit a portion of a check document being cashed to be deposited into an account in the banking network; and

the processor causing the cash dispenser to dispense a portion of the check document as cash to the user.

C2 3. A machine in accordance with Claim 1 further comprising:

the document being a bill for payment; and

the cash dispenser being operated by the user to dispense cash returnable to the user after payment on the bill.

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4. A machine in accordance with Claim 3 wherein the document being a bill;

C<sup>3</sup> the processor causing a deposit of the amount paid on the bill into the biller's account; and

the processor operating the cash dispenser to dispense cash after subtracting the bill payment and service charges from the amount of the check submitted to pay the bill.

5. A machine in accordance with Claim 1 further comprising a manually operable acceptor coupled to the processor for the system user to signify acceptance by the user of the data identified as associated with the displayed bounding box.

6. A machine in accordance with Claim 1 wherein the processor identifies a courtesy amount recognition (CAR) field and legal amount recognition (LAR) field of the document image;

C<sup>4</sup> the processor being able to read a cursive amount on the LAR field; and

based upon the likelihood of a match of the CAR amount relative to the LAR amount provides a validation of the document.

7. A machine in accordance with Claim 1 wherein the document is a check and wherein a magnetic ink character recognition field (MICR) is on the check; said machine further comprising a magnetic ink character reader coupled to the processor for magnetically reading that the MICR field region, failure to find magnetic ink at the MICR field region causing a non-validation of the document, the processor determining whether a genuine MICR is on the check, the processor further verifying that an account number and a bank number from the MICR field

C4  
are valid with one of the banking members prior to dispensing cash to the system user.

C5  
8. A machine in accordance with Claim 7 wherein the document is a personal check of the user; and the processor causing a debiting of the user's account for the amount of the check being cashed.

14. An automated machine for an automated document handling system for dispensing cash to a system user comprising:

Sub D1  
a card receiver for receiving a card having an identification password associated therewith for identifying the user as a qualified user;

a document receiver for receiving a document inserted by user into the machine for which cash is expected to be dispensed;

a document scanner for scanning the document, the document including payroll and non-payroll checks;

C6  
a processor coupled to the document scanner for generating a document image;

a display device coupled to the processor to display a scanned image from the document to the machine user;

an entering device coupled to the processor for the system user to enter an amount relative to the document;

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wherein the processor interprets a courtesy amount recognition field (CAR) and a legal amount recognition field (LAR) on the document image, the processor being able to read an amount written in cursive at the LAR field;

wherein the processor compares the CAR relative to the LAR and the amount entered by the system user relative to the LAR and CAR and provides a confidence level, the confidence level being compared to a threshold to validate the document and to cause a dispensing of cash; and  
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a cash dispenser coupled to the processor operable after the processor qualifies the user and after the processor validates the document to dispense cash automatically to the system user.

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95. Apparatus according to claim 92 wherein the processor signals the output device to pay out cash.

96. Apparatus according to claim 92 wherein the processor signals the output device to pay a bill electronically.

97. Apparatus according to claim 92 wherein the processor signals the output device to vend an article of commerce.

C7  
98. Apparatus according to claim 92 wherein the processor detects a legal amount recognition field prior to issuing a transaction verification.

99. Apparatus according to claim 92 wherein the processor detects the presence of a magnetic ink character recognition field and issues a transaction verification in response thereto.

100. Apparatus according to claim 92 wherein the processor detects the presence of a signature and provides a transaction verification therefrom.

101. Apparatus according to claim 92 wherein the processor detects a legal amount recognition field and the MICR field and issues a transaction verification.